

2017 ANNUAL REPORT

THE CURRENCY OF CHANGE



INVESTING IN OUR KIDS' FUTURE
THROUGH FINANCIAL EDUCATION



OUR MISSION

"To ensure students, young professionals, and low-income families have a fair opportunity to become financially fit regardless of their economic background".

WWW.8CENTS.ORG

FROM OUR EXECUTIVE DIRECTOR

8 Cents in a Jar annual report provides a snapshot of the many activities we created to strengthen, enhance and advance financial education for students in underserved communities. In 2016-2017, we reached 803 students with our programs and services such as private in-home sessions, family saving classes, community workshops, and public expos.


Our work is not possible without the students, parents, teachers, donors, and partners who support our mission. We are grateful for your commitment and look forward to working together to increase economic opportunities for students and in the communities that need it most.

A portrait of Lashea C. Reaves, a Black woman with curly hair, wearing a teal top and a pink necklace. She is smiling and looking directly at the camera. The background is a warm, out-of-focus indoor setting.A gold circular seal with a serrated edge. Inside the seal, it says "National Financial Educators Council" in green and blue text. Below the seal, a gold ribbon banner reads "Certified Financial Education Instructor".

LR

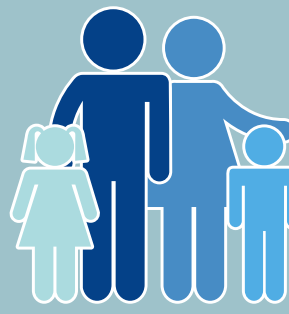
Lashea C. Reaves, MHR, CFEI
Founder of 8 Cents in a Jar

8 CENTS IN A JAR 2017 HIGHLIGHTS




STUDENT NUMBER
26

At the age of 22, student #26 purchased her first home that included a rental suite using \$10,000.00 of her savings she accumulated over four years. Student #26 started the process of building wealth for herself and daughter.



61% of families started to have conversations regarding money management for the first time.

4 new brokerage accounts opened together with parents and students.



8000
students reached in Central and South Florida through 8 Cents in a Jar programs and services.

\$5k new money deposited into savings account established in 2016.



32% of students started new business ventures to offset the cost of high school and college expenses.



2017 STUDENT DEMOGRAPHIC



45% Male



55% Female



57% household income is below \$70K for a family of four.



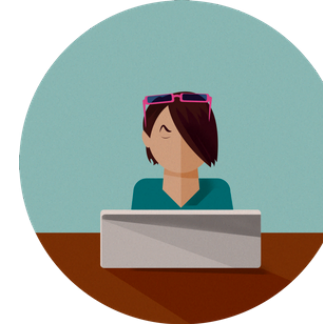
85% considered 1st generation college students



57% attend Title 1 Schools in Central Florida.



31% are current college students



62% are current high school students



9% are current middle school students



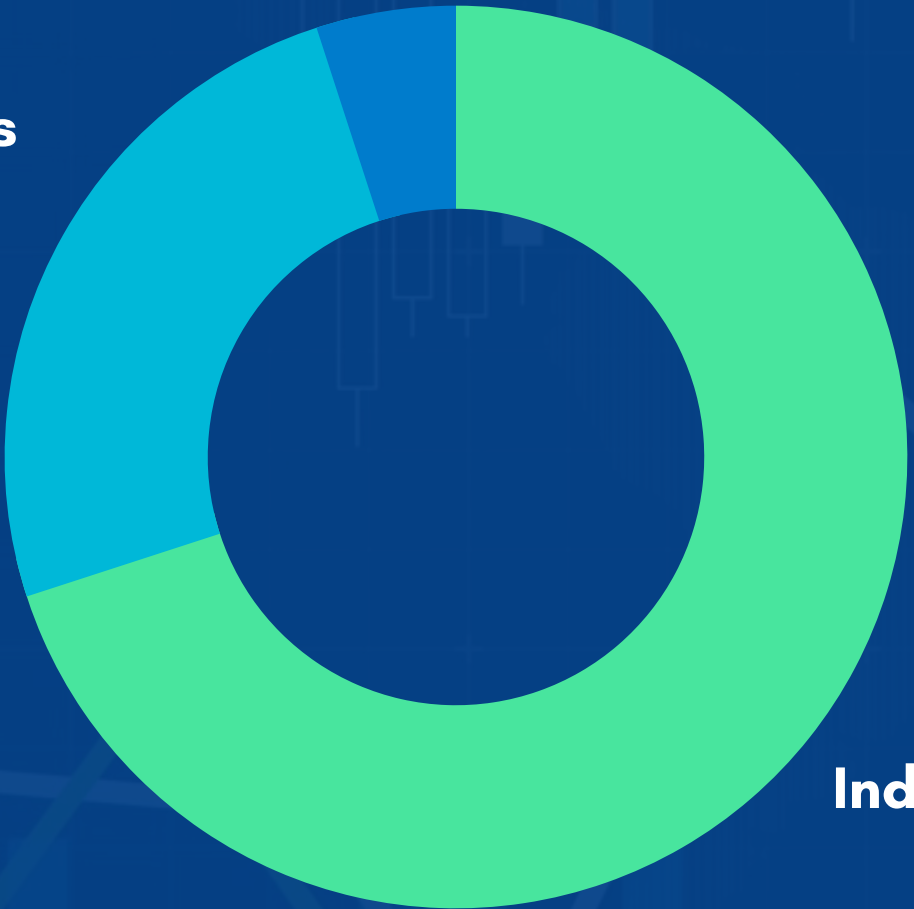
91% represent diverse ethnic groups including African American (82%), Hispanic origin (9%), (Two or More Races (6%), and Asian (3%)

FINANCIAL UPDATE

Source of Income

Grants
5%

Programs
25%

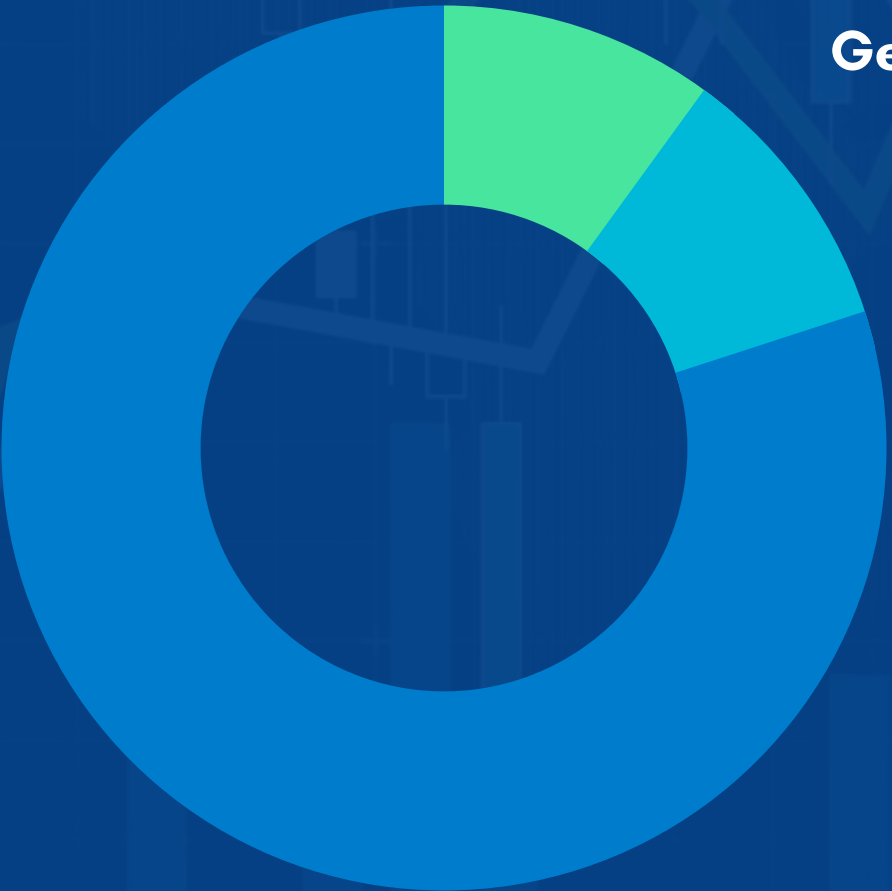


Individual
70%

Expenses

Fundraising
10%

General
10%



8 Cents Programs
80%

100%

Board Participation in Giving

\$9k

In-kind donation from Orange
County Comptroller Officials

\$.80 out of every \$1 goes directly to 8 Cents in a Jar Programs

CIRCLE OF CHANGE SUPPORTERS

Bethune Cookman University, College of Business and Entrepreneurship

Central Florida Urban League Young Professionals

First Star Central Florida Academy

Microsoft Store at Millenia Mall

Orange County Comptroller Office

Orange County Public Schools Alternative Education

Orlando Alumnae Chapter of Delta Sigma Theta Sorority, Inc

Orlando Saves

Rock Lake Elementary School

Rollins College Upward Program

The Office of State Representative Kamia Brown

**Working with parents,
teachers, and teens to
give young people the
knowledge they need to
manage their money**



2018

Sneak Peak

@8CENTSINAJAR
WWW.8CENTS.ORG

THE YEAR OF COMMUNITY

PARENT & COMMUNITY
WORKSHOPS ON WEALTH

8 CENTS SAVER CLUB FOR
STUDENTS OF OPPORTUNITY

STOCK MARKET
COMPETITION

TEACH STUDENTS TO
SAVE EXPO

BONDS OVER BRUNCH

SUMMER SAVINGS
SERIES

THE HOUSE THAT SAVES

AND SO MUCH MORE. STAY
CONNECTED



THANK YOU

**Your donation can change the financial future of a child right here in Central Florida.
Visit www.8cents.org to make your donation
and to learn how you can get involved.**